

## How Do I Prove What I Paid and/or Owed?

This claims process requires that for each out-of-pocket expense, the Claimant must either:

- (1) Prove the amount that the Claimant ***paid***; or
- (2) Prove the amount that the Claimant ***owed***, and ***swear*** that the Claimant paid that bill.

What are the easiest ways to do this? Let's look at some possibilities for the eligible expenses:

### **Proof of Expenses While a Patient of Fata:**

How do I prove the amount the Claimant paid out-of-pocket to or at the direction of the defendant? Here are some suggestions:

1. **Patient File.** Many patients and family members of deceased patients received the patient's medical file after the defendant's arrest. In some cases, the file may contain records of payments to Michigan Hematology Oncology. Claimants who have those payment records can use them to prove that they made the payments shown in those records.
2. **Bank Statements and/or Cancelled Checks.** Claimants who have bank statements and/or cancelled checks can use those statements and/or checks as proof of payment to the extent that they indicate that payments were made to Michigan Hematology Oncology and other medical providers who treated the patient based upon orders by Fata. (However, please note that a handwritten check register alone is insufficient proof of payments.)
3. **Credit Card Statements.** Claimants who have credit card statements during the time of Fata's treatment can use those statements as proof of payment to the extent that they indicate that payments were made to Michigan Hematology Oncology and other medical providers who treated the patient based upon orders by Fata.
4. **Receipts.** If the Claimant has receipts of the payments made, those serve as proof of payment.
5. **Explanation of Benefits (EOBs) and Medicare Summary Notices (MSNs).** Claimants who do not have any of the types of proof listed for one or more out-of-pocket expense(s) above will need to obtain EOBs or MSNs to show that the patient owed a specific amount. Look at the fataclaims.com website and click on "Medicare and Insurance Information" to learn how to get these forms. Please note that some insurance companies may provide a spreadsheet instead of EOBs. We will accept a spreadsheet generated by the patient's insurance company.

### **Remedial Treatments until September 6, 2016**

What is the easiest way to prove the amount the Claimant paid out-of-pocket for remedial treatment? Here are some possible approaches.

1. **Ask Remedial Treatment Provider for Printout of Payments.** In most cases, the remedial treatment providers are still in practice. Claimants can try asking those providers' business offices to send them a statement showing all amounts they have paid so far. Claimants can use those statements as proof of out-of-pocket expenses if they clearly indicate what the patient paid out-of-pocket.
2. **Bank Statements and/or Cancelled Checks.** Claimants who have the victim's bank statements and/or cancelled checks from these years can use those statements and/or checks as proof of payment to the extent that they clearly indicate that payments were made to the remedial treatment provider. (However, please note that a handwritten check register alone is insufficient proof of payments.)
3. **Credit Card Statements.** Claimants who have the victim's credit card statements from these years can use those statements as proof of payment to the extent that they clearly indicate that payments were made to the remedial treatment provider.
4. **Receipts.** If the Claimant has receipts of the payments made, those serve as proof of payment.

- 5. Explanation of Benefits (EOBs) and Medicare Summary Notices (MSNs).** Claimants who do not have any of the types of proof listed for one or more out-of-pocket expense(s) above will need to obtain EOBs and MSNs to show that they owed a specific amount. Look at [www.fataclaims.com](http://www.fataclaims.com) and click on “Medicare and Insurance Information” to learn how to get these forms. Please note that some insurance companies may provide a spreadsheet instead of EOBs. We will accept a spreadsheet produced by the patient’s insurance company.

**Proof or Need to Swear?**

If the Claimant provided proof of payment, there is no need to swear that the payments were made. If, instead, the Claimant is providing proof of what was owed (by way of EOBs and/or MSNs), the Claimant needs to check the box to swear that the bills were paid.